

F&C BANCORP, INC.

	CPP Disbursement Date 05/22/2009	RSSD (Holding Company) 2168931	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$114	\$115	0.6%		
Loans	\$95	\$97	2.0%		
Construction & development	\$4	\$5	17.3%		
Closed-end 1-4 family residential	\$36	\$36	1.3%		
Home equity	\$0	\$0			
Credit card	\$0	\$0			
Other consumer	\$5	\$5	-7.1%		
Commercial & Industrial	\$7	\$6	-6.8%		
Commercial real estate	\$9	\$10	3.3%		
Unused commitments	\$4	\$6	63.0%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$1	\$2	59.5%		
Asset-backed securities	\$0	\$0			
Other securities	\$5	\$4	-14.9%		
Cash & balances due	\$2	\$2	32.8%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$101	\$101	-0.1%		
Deposits	\$89	\$94	5.7%		
Total other borrowings	\$12	\$7	-43.6%		
FHLB advances	\$11	\$6	-41.4%		
Equity					
Equity capital at quarter end	\$13	\$14	6.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	11.5%	12.3%	--		
Tier 1 risk based capital ratio	14.0%	14.9%	--		
Total risk based capital ratio	15.1%	16.2%	--		
Return on equity ¹	12.6%	12.3%	--		
Return on assets ¹	1.4%	1.5%	--		
Net interest margin ¹	5.8%	6.4%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	75.8%	220.2%	--		
Loss provision to net charge-offs (qtr)	41.6%	56.3%	--		
Net charge-offs to average loans and leases ¹	1.9%	0.9%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	0.2%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	2.9%	0.7%	0.4%	0.3%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.6%	0.9%	0.7%	0.3%	--
Commercial & Industrial	8.3%	2.9%	2.9%	0.1%	--
Commercial real estate	0.0%	0.0%	0.5%	0.0%	--
Total loans	2.0%	0.7%	0.5%	0.2%	--